

human moments in the booth, including a burning hairpiece.

But for many years on the field, people didn't know that while racking up 342 home runs and hitting more than 1,300 RBIs, Ronnie was struggling with diabetes. That's because Ronnie accomplished all of this from the roster, not the disabled list, despite his physical struggles.

Ronnie wanted to be a great player, not a great player "under the circumstances." He fought hard on the field for his team, and courageously in private for his health. He raised \$60 million and a lot of hope for juvenile diabetes research and inspired many to persevere against the odds.

Ronnie died too soon, exactly 1 year ago this week. I wish he had lived to see this, but I know that he and Harry are sharing an Old Style together and toasting to their favorite team. Here's to number 10, Ron Santo. Go Cubs.

#### ARMY PRIVATE FIRST CLASS CODY R. NORRIS

The SPEAKER pro tempore. The Chair recognizes the gentleman from Texas (Mr. OLSON) for 5 minutes.

Mr. OLSON. Madam Speaker, I rise today to pay tribute to Army Private First Class Cody R. Norris, who was killed on November 9 during combat operations in Kandahar Province, Afghanistan.

Cody was a proud Bulldog, a 2010 graduate of La Porte High School in La Porte, Texas. He was in Junior ROTC, a member of the Color Guard and the Rifle Team. He was also a member of the Military Museum.

Cody deployed to Afghanistan while he was assigned to Alpha Company, 2nd Battalion, 34th Armor Regiment, 1st Infantry Division—the Army's oldest division, the "Big Red One"—in Fort Riley, Kansas.

He was a typical American teenager. He enjoyed working on his 1952 M37 Army truck that he drove to and from school. He was a Texan who enjoyed paintball, deer hunting, playing video games, and yes, hibachi food.

Cody's lifelong dream was to join the Army. His time in Junior ROTC in high school motivated him to enlist in the Army to serve his country.

He always put others before himself and did so with a smile on his face and a kind word for those around him. He had a gift for winning people over with his caring personality and always managed to cheer up those around him.

Cody's mother said that he lived life on his terms and always did what he believed was right, regardless of trends or what other people thought. He was well liked by his platoon mates and gained the admiration of others by constantly carrying more than his fair share. According to his brother Michael, now a cadet at West Point, in Cody's last battle, when his platoon was attacked, he was carrying extra ammunition. When he was killed, that extra ammunition ultimately helped save his fellow soldiers, his friends.

I never had the honor to know Cody Norris personally, but I stand here today humbled by the fact that he and the hundreds of thousands of American troops serving in our Armed Forces are willing to sacrifice so much so that we may sleep peacefully under the blanket of freedom that they provide.

As a former naval aviator, I know all too well the sacrifices families make to support their loved ones who serve in harm's way. Cody Norris and his family, and the thousands of other families who have lost loved ones in the defense of our country, have paid the ultimate price for our freedom. For them, in many ways, the war never ends.

America can never repay the debt we owe to Cody Norris and his family, but we can honor his family and his eternal contributions to our liberty. Madam Speaker, Cody Norris is a true American hero, and a grateful Nation says thank you.

□ 1030

#### EXTEND THE PAYROLL TAX CUT, UNEMPLOYMENT INSURANCE AND DOMESTIC RENEWABLE EN- ERGY TAX INCENTIVES

The SPEAKER pro tempore. The Chair recognizes the gentleman from Virginia (Mr. CONNOLLY) for 5 minutes.

Mr. CONNOLLY of Virginia. Madam Speaker, all of us join with our colleague in honoring that fallen hero.

Madam Speaker, Congress must act now to extend the payroll tax cut, unemployment insurance, and domestic renewable energy tax incentives. The effects of the Great Recession continue to linger in this economy, which is why a more robust recovery has not yet taken root.

Our efforts in the last Congress, through the Recovery Act and the Job Creation Act at the end of last year, provided what momentum we actually have. The official unemployment rate has now fallen to 8.6 percent as a result of 120,000 new jobs created just last month. That's the lowest level in more than 2 years and marks 21 consecutive months of private sector job growth. But these gains will be at risk if Congress fails to extend the payroll tax cuts, domestic clean energy incentives, and unemployment benefits before the end of this year.

The payroll tax cut provides the average American worker \$1,000 to spend or invest every year, having a positive impact throughout the economy. Economic analysts at Barclays estimate that the payroll tax cut alone will add another 1 percent to gross domestic product growth, \$250 billion in economic activity throughout the United States. Conversely, if we fail to extend that payroll tax cut, 160 million Americans will be facing a tax increase in January.

Similarly, 1.3 million Americans who are trying to get back into the workforce will see their unemployment benefits cut unless we renew them. Ac-

cording to the Congressional Budget Office and Senator JOHN MCCAIN's economic adviser, Mark Zandi, unemployment insurance is one of the most effective forms of economic stimulus, generating \$1.64 for every \$1 we invest in unemployment insurance. Failure to extend unemployment benefits will reduce the gross domestic product by nearly 1 percent and, by reducing economic activity, could put as many as 1 million Americans out of work at a time when we're trying to expand the economy.

With respect to domestic clean energy production, renewing these incentives will sustain one of the few private sector success stories we've witnessed during the Great Recession. Since 2007, the number of jobs in the American wind industry has grown 70 percent. So today there are as many wind energy jobs as there are in the coal industry. The number of solar industry jobs doubled since 2007 to more than 100,000 Americans. This surge in domestic clean energy employment is a direct result of the 1603 Treasury Grant Program to support clean energy activity.

Madam Speaker, as we continue to debate these expiring tax and benefit provisions, I'd caution my colleagues against holding them hostage to advance some extreme ideological agenda. Last week, the Senate minority leader brought legislation to the floor which would have slashed Federal employee wages and benefits while arbitrarily downsizing the Federal workforce.

As the Bureau of Labor Statistics noted, public sector employment continues to shrink by tens of thousands of jobs. A job is a job, whether it's in the public sector or the private sector. One is not better than the other.

If Republicans had not been successful in cutting 535,000 public sector jobs in this country, unemployment would actually be 0.35 percent lower. It would be down to 8.25 percent today, not 8.6. Cutting Federal employee pay and slashing the workforce would actually undermine the economic benefits of the payroll tax extension and the economic benefits we've all worked so hard to create.

Similarly, we should reject attempts to tie these economic recovery actions with partisan proposals to gut the Clean Air Act. Republicans in the House already have tried to pass 172 viciously anti-environmental bills, riders, and amendment in this body this year alone. Now, some in the Republican Caucus have suggested pairing the Clean Air Act repeals with an extension of the payroll tax cut, a Faustian bargain at best, Madam Speaker.

Repealing these Clean Air Act standards for industrial boilers, for example, would cost the U.S. economy \$21 billion to \$52 billion per year in higher health care costs, real costs to the economy.

Not surprisingly, some even have proposed expediting approval of the Keystone XL pipeline in exchange for the payroll tax extension. Again, we already have pipelines from Canadian tar

sands into America. According to independent economic analyses, the Keystone pipeline could increase exports of Canadian oil, not to the United States, but to China. I want to keep that oil here in this economy if we're going to build that pipeline.

Madam Speaker, the Republican leadership's legislative sausage would shock Upton Sinclair, who wrote "The Jungle" 100 years ago. He said, It's difficult to get a man to understand something when his salary depends on his not understanding.

Instead of wrapping special interest policy-riders and polluter giveaways into a tax-extender package, Congress should focus on those policies which are demonstrated job creators: payroll tax cuts, domestic clean energy incentives, and unemployment insurance extension.

The economic recovery is too fragile, Madam Speaker, to risk on the higher health care costs, higher gas prices, and economic hardships that some of these Republican proposals would otherwise create.

#### MAKING A DIFFERENCE BY FIXING THE ECONOMY

The SPEAKER pro tempore. The Chair recognizes the gentleman from Ohio (Mr. GIBBS) for 5 minutes.

Mr. GIBBS. Madam Speaker, in about 3 weeks I will mark the anniversary of my first year in Congress. I ran for Congress because I thought I could make a difference. I was concerned about the direction this country was headed and, like many of my colleagues, we thought we could make a difference, and we are making a difference. But we are frustrated because still, almost a year later, the economy is still in stagnation and many American families are suffering.

The way we fix the economy, in my opinion, is we've got to restore confidence; and the way we do that is we energize the American people. We reinsert American innovation, entrepreneurship, and the American spirit.

There's four key areas I think to restore that confidence. One is we've got to cut this deficit spending. We've got to get our spending under control. We passed a budget here in the House that cut almost \$6 trillion over 10 years.

Unfortunately, the United States Senate hasn't passed a budget in over 900-plus days. That's not the way to get our fiscal house in order.

Additionally, when we passed our budget, we also put Medicare on a firm reform plan so it's here for the future.

Number two, we need to have commonsense regulatory reform. Right now, in our \$15 trillion economy, it's been reported that regulations are costing our economy \$1.75 trillion annually. The Obama administration, by their own admission, has over 200 new regulations in the pipeline that will cost over \$100 billion annually, and that's by their own admission, so I hate to think how much more it could be.

This week, hopefully, we're going to pass a regulatory reform bill called the REINS Act, whereby any new proposal that's going to cost our economy over \$100 million by a Federal agency would have to come back for an up-down vote by the United States Congress. I think that puts accountability on our Federal agencies.

Number three, we need to pass some tax reform. Unfortunately, in 12½ months we're going to see the largest—under current law—the largest tax increase in American history. That is not the proper way to go. That puts a cloud over the certainty and providing confidence for our businesses to want to grow their businesses knowing that they're looking at the largest tax increase in American history.

Fourth, we need an energy policy that encourages the development of resources here in our country. We're exporting almost \$1 trillion a year and many, many jobs overseas for energy. We don't need to be doing that.

We've passed, on a bipartisan basis, our jobs plan. We currently have 25 bills that we've passed on a bipartisan basis that would restore confidence and get this economy moving in the regulatory reform areas and the budget.

I want to highlight the one at the top of the list, H.R. 872. That's a bill that I brought to this floor in March that passed by a bipartisan supermajority, nearly 300 votes. The thing that I don't understand that's very frustrating to me, that bill, as with the other 24 bills, have gone over to the United States Senate and they're stacking up like cord wood. They haven't been acted on.

I think the American people deserve to have a full, open debate on the floor of the United States Senate on these bills and vote on them. They deserve that. And that's our jobs plan. And it's a jobs plan that moves us forward.

I cannot implore enough that we need to have action on these bills that will restore confidence and grow our economy. The future of our kids, the future of our country, our national security is at stake; and we must pass the jobs plan.

Spending more money and growing government is not the answer. The answer is commonsense regulatory reform, tax reform, balanced budget, and an energy policy that develops and creates jobs here in America and moves us towards national security and prosperity.

□ 1040

#### THE CONSUMER FINANCIAL PROTECTION BUREAU

The SPEAKER pro tempore. The Chair recognizes the gentleman from North Carolina (Mr. WATT) for 5 minutes.

Mr. WATT. Madam Speaker, later this week, the United States Senate is scheduled to consider the President's nomination of Richard Cordray as the person to head the Consumer Financial

Protection Bureau. And while our rules don't allow us to meddle much in the Senate activities, I do want to spend a minute or two just talking about the importance of the nomination and confirmation of Richard Cordray and the importance of the Consumer Financial Protection Bureau, and talk a little bit about the background of why we have a Consumer Financial Protection Bureau.

The purpose of the Consumer Financial Protection Bureau is to promote a fair, honest, and transparent marketplace to help consumers compare cost, benefits, and risk of consumer financial products. Consumer financial products are perhaps among the most complicated products that consumers have to deal with; credit card terms, mortgages, and the kinds of things that resulted in a financial meltdown in our economy.

Now prior to the passage of the Dodd-Frank Act, there was, in every one of the regulatory bodies, a responsibility to deal with consumer protection. Unfortunately, none of those agencies had consumer protection and education as their highest priority. All of them were looking at—not very well, I will say to you—the safety and soundness of the financial industry, the banks and various components of the financial industry. And generally, they interpreted safety and soundness to be, as long as these institutions are making a big profit, they are safe and sound. And they turned their backs on the interests of the consumer, not knowing that if the consumers purchased a lot of very bad mortgages and got themselves into a lot of very bad financial transactions, that that would cause the whole system to come tumbling down.

So when we passed the Dodd-Frank bill, we put into the bill a provision to create the Consumer Financial Protection Bureau so that there would be somebody in the Federal Government, some agency whose sole responsibility is to look out for the consumer; and of course, a number of my colleagues, both in the House and the Senate, have been fighting this whole concept from day one. They don't like the fact that there is a Consumer Financial Protection Bureau, and they have vowed not to confirm any nominee that the President sends over there to head this agency. The agency is doing good work already, but it needs a director.

Despite not having a director, the Consumer Financial Protection Bureau has launched a number of initiatives, most notably the "Know Before You Owe" project which aims to simplify mortgage disclosure forms and helps students better understand the financial aid process and repayment options. These are things that are important to consumers. They don't necessarily make up the focus of financial entities, the big banks, the lenders, but our whole economic system is based on an educated consumer. And when consumers get into bad transactions, we suffer, as we have in this financial